FORWARD AFRICA LEADERS SYMPOSIUM

Continental Summit
Rwanda 2026

APRM
African Peer Review Mechanism

Trust, data and identity: the foundations for Africa’s digital architecture.

Forward Africa
Leaders Symposium
Kigali 2026

In collaboration with

KGL GROUP

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ABAN
african business angel network

AFRICA BUSINESS COUNCIL

Context

The "Sovereignty, Data & Trust" panel examined one of the defining challenges facing Africa's digital transformation: how to build trusted, interoperable and sovereign digital ecosystems while accelerating innovation, financial inclusion and cross-border trade.

Panelists explored the tension between national sovereignty and borderless digital technologies, highlighting the need for interoperable identity systems, harmonized compliance frameworks, trusted data governance mechanisms, and stronger collaboration among governments, regulators, academia, financial institutions, technology providers, and investors.

A recurring message throughout the discussion was that while technology is a powerful enabler, trust remains fundamentally human. Effective digital ecosystems must therefore combine technological infrastructure with strong governance, leadership, policy coherence and citizen-centric design.

Key Insights

Digital Sovereignty Must Evolve Beyond National Borders

The session opened with a challenge to conventional notions of sovereignty. As data, digital payments, AI systems and digital identities increasingly transcend physical borders, African governments must rethink how sovereignty is exercised in a connected world.

Speakers argued that the future lies not in restricting digital flows but in creating shared continental frameworks that protect security while enabling innovation and economic integration.

"Technology is breaking boundaries beyond our imagination. If regulation is not anticipative and innovative, we will eventually be overtaken by innovation."

> *One Africa, one continent, 54 countries. We must begin thinking about African platforms, African infrastructure and African data ecosystems."*

Martin Kwame

Board Member, Africa Fintech Network & President, Ghana Fintech and Payment Association

The high cost of fragmented Identity Systems

A major obstacle to digital trust and cross-border commerce is the fragmentation of identity verification systems across African countries.

Financial institutions continue to face difficulties conducting customer due diligence because identification systems remain largely national, disconnected and difficult to verify across borders.

"Part of being trustworthy is being able to identify the persons we are dealing with."

> *We do not have a unified system. Some of those trails cannot be connected because the identification frameworks remain fragmented.*

Sa'adatu Mamuda Salley

Chief Compliance Officer, National Credit Guarantee Company, Nigeria

Trust Infrastructure – the New Financial Infrastructure

Tom emphasized that trust is rapidly becoming a foundational layer of digital economies.

Identity verification, compliance monitoring, fraud prevention and data governance are no longer supporting functions but core infrastructure required for digital finance, trade and investment.

"We form what can be called the trust layer between the public sector and the private sector."

> *Interoperability means the ability to share consent-based verified data across borders while giving ownership back to the individual.*

Tom Schoon

Head of Strategic Partnerships Africa, Sumsub

Self-Sovereign Identity for Cross-Border Trade

One of the most practical solutions discussed was the emergence of self-sovereign identity systems.

These systems allow individuals to own and control their digital identity credentials while granting permission for organizations to verify information when required.

Such frameworks could dramatically reduce onboarding costs, simplify KYC procedures and facilitate regional commerce.

"What we need in the identity space is decentralization and giving power back to the individual who owns the data."

"A verified credential should be portable across borders, allowing Africans to participate seamlessly in the digital economy."

Tom Schoon
Head of Strategic Partnerships Africa, Sumsub

Capital Must Flow Faster Across African Markets

From an investment perspective, the discussion highlighted the need to improve the speed and efficiency of capital deployment across the continent.

Angel investors, venture funds and development finance institutions are increasingly active, but regulatory and infrastructure bottlenecks continue to slow investment flows.

"If we want to support African innovation, capital must move faster, cheaper and more efficiently."

> *Africa needs systems that can deploy capital quickly enough for founders to build traction and attract further investment.*

Fadila Tchoumba

CEO, ABAN

Technology Alone Cannot Build Trust

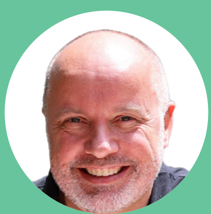
One of the most compelling interventions came from Christian Luma, who challenged the notion that technology itself can solve Africa's development challenges.

While acknowledging technological progress, he argued that leadership, relationships and trust remain the true foundations of financial inclusion and economic development.

"There is no such thing as a digital loan without trust."

"Technology makes things efficient, but it does not replace the human basis at the beginning."

> *As long as we think technology alone solves our problems, we will not solve these problems.*



Christian Reuhmer
CEO and Co-founder, Q-Lana Inc

Academia Is Quietly Shaping Africa's Digital Future

Dr. Nomalanga highlighted the often-overlooked role of academia in shaping digital governance.

Researchers and legal scholars are increasingly contributing to AI governance, cybersecurity frameworks, digital rights protections and data protection regulations across the continent.

"While law-making is political, it is also evidence-based and research-driven."

> *The evidence and research that shape policy come from academia.*

Dr. Nomalanga Mashinini
Senior Lecturer, University of Witwatersrand, Johannesburg

Identity Is the New Currency of the Digital Economy

The closing remarks focused on the growing importance of identity protection in an era of AI-generated content, cybercrime and digital fraud.

Panellists stressed that future governance frameworks must address identity harms alongside traditional concerns around privacy and security.

"We live in an image-based economy where identity has become the commodity."

"The digital economy has proven one thing clearly: we live in a borderless society."

"Interoperability is how Africa can address the harms emerging from AI, cybercrime and digital misinformation."

Dr. Nomalanga Mashinini
Senior Lecturer, University of Witwatersrand, Johannesburg

Strategic Policy Recommendations

For Governments

- Accelerate national digital identity programmes.
- Pursue regional interoperability agreements.
- Harmonize data protection and digital governance frameworks.
- Support public-private digital infrastructure partnerships.

For Financial Institutions

- Invest in advanced KYC, AML and digital trust infrastructure.
- Develop interoperable compliance mechanisms.
- Leverage digital identity systems to expand financial inclusion.

For Investors

- Increase local capital participation in African innovation ecosystems.
- Support scalable trust infrastructure solutions.
- Promote cross-border investment vehicles.

For Academia & Regulators

- Continue evidence-based policy development.
- Build continental AI governance frameworks.
- Strengthen collaboration between researchers, regulators and industry.

Contributors

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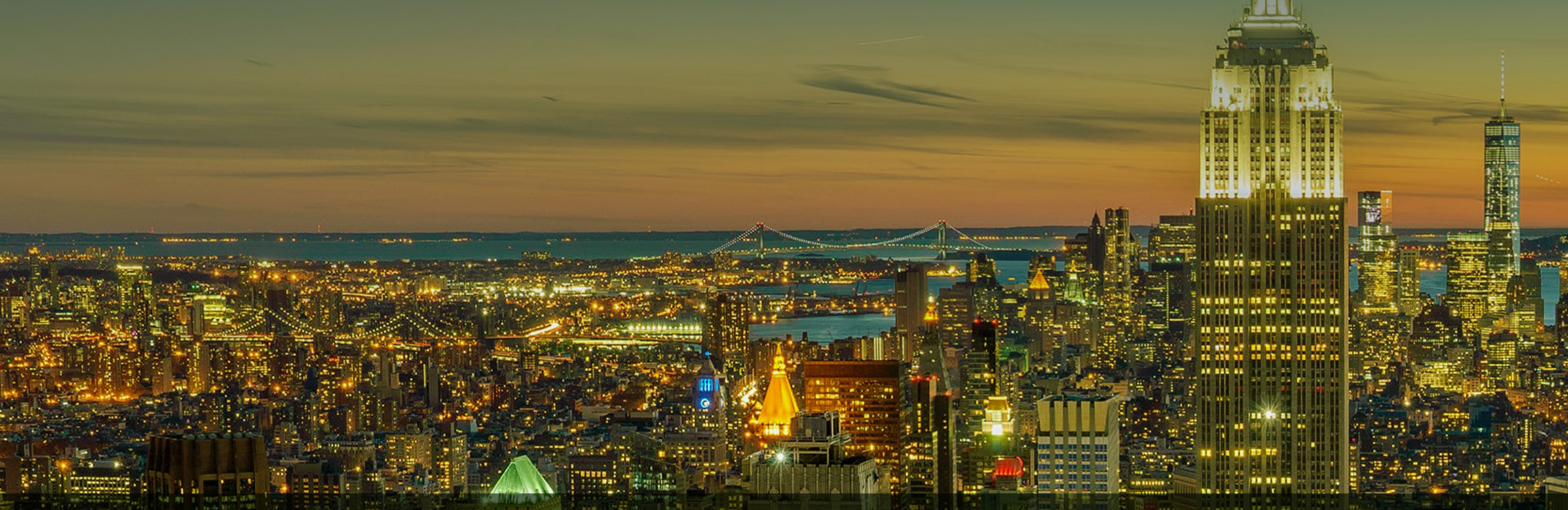
GLOBAL CONVERSATIONS ON THE NEXT DIGITAL DECADE

Building the Next Frontier of Africa's Digital Economy

21st September 2026

Harvard Club, New York, USA



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